



## ***A nightmare before Christmas***

### **Young drivers warned to be vigilant as risk of accident increases 12% after Autumn clock change**

[www.insurethebox.com](http://www.insurethebox.com)

- **Following the Autumn clock change, accidents in November amongst drivers increase 29% between 5pm and 8pm compared to October\***
- **Overall, drivers face a 12% increase in accident risk in the month after Autumn clock change\***

London, Wednesday 25<sup>th</sup> October 2017 – The risk of having an accident between 5pm and 8pm during the weeks following the Autumn clock change rises by a shocking 12%, according to unique analysis of 5 years of driving data and claims from over 400,000 policies by Insure The Box, the global pioneer of telematics-based car insurance, and a champion for young driver safety. Overall, there is a 12% increase in the risk of having an accident in the 4 weeks following the clock change. With 43% of Accident Alerts recorded by Insure The Box, occurring after 5 o'clock in the evening, the company believes the Government has missed an important opportunity to include night time training for new drivers.

The telematics black box fitted to each policyholder's car sets off an alert to Insure The Box when a significant impact is detected. This enables the firm to contact the driver as well as alert emergency services where necessary. On average in 2016, Insure the Box contacted the emergency services directly 9 times a month in response to an Accident Alert.

The data from the telematics box also enables Insure The Box understand the DNA of accidents, having accumulated over 3 billion miles of driving data and associated claims, so that it can engage with drivers to encourage safer driving.

Simon Rewell, Road Safety Manager for Insure The Box said: "The evenings immediately after the clock change will, for many young drivers, be their first experience of night time driving and coping with reduced visibility and headlight glare.

“We know from our own analysis that more accidents occur at night than during the day so it is disappointing that the new driving test coming in on 4<sup>th</sup> December does not make any reference to driving in darker conditions. This would have been a strong opportunity to significantly improve confidence and road safety amongst young drivers.

“It is also worth bearing in mind that our analysis is of drivers at an average age of 23 with telematics policies, who will be more conscious of their driving behaviour, so the risk faced by young drivers without telematics policies is likely to be much greater. For some, the Autumn clock change could create a nightmare before Christmas and we would urge all drivers to take extra care.”

## **ENDS**

\*Analysis of 18,000 accident claims – October/November 2012 – 2016. Based on incident time.

Analysis conducted by Insure The Box, October 2017

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### **Notes to Editors**

#### **Insure The Box**

Insure The Box Limited launched in June 2010 with its first product; insurethebox, and is the UK's largest telematics (or black box) insurance provider, now holding over 3 billion miles of driving data and associated claims. As well as insurethebox and drive like a girl (another Insure The Box brand) it also administers other telematics offerings. Aioi Nissay Dowa Insurance Company of Europe Limited (ANDIE), subsidiary of Aioi Nissay Dowa Insurance Company Limited and part of the major Japanese insurance group MS&AD Holdings, Inc., acquired the majority stake in Box Innovation Group Limited (which is the 100% owner of Insure The Box) in March 2015. Together they are taking a leading role in the development of technologies that will change the face of motor insurance and the way we view the car.